



Saudi Arabian Monetary Authority - Rules on Outsourcing

Google Cloud Mapping

This document is designed to help banks supervised by the Saudi Arabian Monetary Authority (“**regulated entity**”) to consider the [Rules on Outsourcing](#) (“**framework**”) in the context of Google Cloud and the Google Cloud Financial Services Contract.

We focus on the following requirements of the framework: Chapter IV. Outsourcing Policy and Procedures: Section G (Reporting requirements), Section H (Assessment of outsourcing options), Section I (Contractual arrangements), Section K (Data confidentiality and security), Section L (Control and monitoring of outsourcing), Section M (Risk assessment), Section N (Business continuity management), Section O (Access to outsourced data), Section P (Monitoring the relationship), Section Q (Audit arrangements), Section R (Documentation requirements), and Chapter V (Outsourcing to third-party service providers located overseas). For each paragraph, we provide commentary to help you understand how you can address the requirements using the Google Cloud services and the Google Cloud Financial Services Contract.

#	Framework reference	Google Cloud commentary	Google Cloud Financial Services Contract reference
1	iv. Outsourcing Policy and Procedures		
2	15. The policy and procedures should cover, at minimum, all requirements stated below		
3	H. Assessment of outsourcing options		
4	16. Banks must be able to demonstrate to SAMA that, in assessing the options for outsourcing a Material business function or activity to a third party, it has:	Google recognizes that you need to conduct due diligence and perform a risk assessment before deciding to use our services. To assist you, we’ve provided the information below.	N/A
5	a) Prepared and analyzed a business case for outsourcing the Material business function or activity;	<p>Google recognizes that you need to plan and execute your migration carefully. Our Migration to Google Cloud guide helps you plan, design, and implement the process of migrating your workloads to Google Cloud to avoid and mitigate risk. In addition, our How to put your company on a path to successful cloud migration whitepaper provides guidance to help with the start of your digital transformation.</p> <p>In addition, our Risk Assessment & Critical Asset Discovery solution evaluates your organization’s current IT risk, identifies where your critical assets reside, and provides recommendations for improving your security posture and resilience. Once on Google Cloud, you can leverage Risk Manager to continuously evaluate risk.</p>	N/A
6	b) Analyzed the impact of the outsourcing on the overall risk profile and its impact on systems and controls within the bank;	<p>The mechanisms used to secure and control cloud technologies can be substantially different to those used for on-premise technologies.</p> <p>Given that, it is important that your organization’s control functions re-evaluate relevant key controls: even if the objectives behind existing controls are still valid, the specifics of the control, and the approach to managing it, will often need to evolve in order that the original control objective is still met in a cloud environment.</p> <p>In fact, using cloud native controls instead of relying on existing controls will often produce better outcomes because they are designed with cloud in mind.</p> <p>Refer to our Board of Directors Handbook for Cloud Risk Governance and Risk Governance of Digital Transformation in the Cloud whitepaper for more information, including about how control design and ownership evolves in the cloud.</p>	N/A
7	c) Undertaken a tender or other selection process for third-party service providers;	This is a customer consideration.	N/A



Saudi Arabian Monetary Authority - Rules on Outsourcing

Google Cloud Mapping

#	Framework reference	Google Cloud commentary	Google Cloud Financial Services Contract reference
8	d) Undertaken a due diligence review of the chosen third-party service providers, and its financial, technical and ethical capabilities;	<p><u>Financial</u></p> <ul style="list-style-type: none"> You can review Google's audited financial statements on Alphabet's Investor Relations page. <p><u>Technical</u></p> <ul style="list-style-type: none"> Google Cloud has been providing cloud services for over 10 years, assisting customers across the globe in the financial services, healthcare & life science, retail and public sectors to name a few. More information on Google Cloud's capabilities is available on our Choosing Google Cloud page. Google Cloud has been named as a leader in several reports by third party industry analysts. You can read these on our Analyst Reports page. Information about our referenceable customers is available on our Google Cloud Customer page. In addition, our Financial Services Cloud Blog and Financial Services solutions page explains how financial services institutions can and are using Google Cloud to help drive business transformation to support data-driven innovation, customer expectations, and security & compliance. <p><u>Ethical</u></p> <ul style="list-style-type: none"> You can review information about our mission, philosophies and culture on Alphabet's Investor Relations page. It also provides information about our organisational policies e.g. our Code of Conduct. Information about Google Cloud's leadership team is available on our Media Resources page. 	N/A
9	e) Considered the risk arising from outsourcing multiple activities to the same third-party service provider;	<p>Google recognizes the importance of continuity for regulated entities and for this reason we are committed to data portability and open-source. Refer to our Engaging in a dialogue on customer controls and open cloud solutions blog post and our Open Cloud page for more information on how Google's approach to open source can help you address vendor lock-in and concentration risk.</p> <p>To manage concentration risk, you can choose to use Anthos to build, deploy and optimize your applications in both cloud and on-premises environments. Anthos provides a platform to develop, secure and manage applications across hybrid and multi-cloud environments. For more information, refer to the IDC Whitepaper on How A Multicloud Strategy Can Help Regulated Organizations Mitigate Risks In Cloud.</p>	N/A
10	f) Involved the Board or its delegated authority or a Board committee, in approving the agreement;	Our Board of Directors Handbook for Cloud Risk Governance provides practical guidance for the Boards of Directors of organizations that are engaging in a new, or substantially increased, adoption of cloud technology perhaps as part of a wider digital	N/A



Saudi Arabian Monetary Authority - Rules on Outsourcing

Google Cloud Mapping

#	Framework reference	Google Cloud commentary	Google Cloud Financial Services Contract reference
		transformation of their business. In particular, it explains how adopting cloud technologies, and adjusting business practices, processes and operating models to fully gain from the advantages of cloud, provides organizations with an opportunity to step change their management of operational risk.	
11	g) Has put in place a comprehensive outsourcing agreement;	The use of the Services is governed by the Google Cloud Financial Services Contract.	N/A
12	h) Established procedures for monitoring performance under the outsourcing agreement on a continuing basis;	<p>You can monitor Google's performance of the Services (including the SLAs) on an ongoing basis using the functionality of the Services.</p> <p>For example:</p> <ul style="list-style-type: none"> • The Status Dashboard provides status information on the Services. • Google Cloud Operations is an integrated monitoring, logging, and diagnostics hosted solution that helps you gain insight into your applications that run on Google Cloud, including availability and uptime of the services. • Access Transparency is a feature that enables you to review logs of actions taken by Google personnel regarding your data. Log entries include: the affected resource, the time of action, the reason for the action (e.g. the case number associated with the support request); and data about who is acting on data (e.g. the Google personnel's location). 	Ongoing Performance Monitoring
13	i) Addressed the renewal process for outsourcing agreements and how the renewal will be conducted; and	Refer to your Google Cloud Financial Services Contract.	Term and Termination
14	j) Developed contingency plans that would enable the outsourced business function or activity to be provided by an alternative third party service provider or brought in-house, if required.	<p>Google will enable you to access and export your data throughout the duration of our contract and during the post-termination transition term. You can export your data from the Services in a number of industry standard formats. For example:</p> <ul style="list-style-type: none"> • Google Kubernetes Engine is a managed, production-ready environment that allows portability across different clouds as well as on premises environments. • Migrate for Anthos allows you to move and convert workloads directly into containers in Google Kubernetes Engine. • You can export/import an entire VM image in the form of a .tar archive. Find more information on images and storage options on our Compute Engine Documentation page. • Google recognizes that regulated entities need to be able to exit our Services without undue disruption to their business, without limiting their compliance with 	Data Export (Cloud Data Processing Addendum) Transition Term



Saudi Arabian Monetary Authority - Rules on Outsourcing

Google Cloud Mapping

#	Framework reference	Google Cloud commentary	Google Cloud Financial Services Contract reference
		regulatory requirements and without any detriment to the continuity and quality of their service to their own clients. To help regulated entities achieve this, upon request, Google will continue to provide the Services for 12 months beyond the expiry or termination of the contract.	
15	17. Banks are required to ensure that the process of awarding outsourcing contracts is free from any conflict of interest. Banks must declare to SAMA any affiliation or relationship with the third party service provider.	This is a customer consideration.	N/A
16	I. Contractual arrangements		
17	18. Banks should document all their outsourcing arrangements through a written and legally binding agreement. As a minimum, the contract should incorporate the following:	The use of the Services is governed by the Google Cloud Financial Services Contract.	N/A
18	a) Scope of the Contract;	The Google Cloud services are described on our services summary page. You decide which services to use, how to use them and for what purpose. Therefore, you decide the scope of the arrangement.	Definitions
19	b) Regulatory status (legal entity & registered) of the third party service provider	Refer to our Google Contracting Entity page for information about which Google entity is the provider of the services in each country / region. Each entity is permitted to provide the services in the relevant country / region.	N/A
20	c) Service levels and performance requirements;	The SLAs provide measurable performance standards for the services and are available on our Google Cloud Platform Service Level Agreements page.	Services
21	d) Audit and monitoring procedures;	Google recognizes that regulated entities and their supervisory authorities must be able to audit our services effectively. Google grants information, audit and access rights to regulated entities, supervisory authorities, and both their appointees. Refer to Row 12 , for information on how you may monitor Google's performance of the Services.	Regulator Information, Audit and Access Customer Information, Audit and Access
22	e) Business continuity plans;	Google will implement a business continuity plan for the Services, review and test it at least annually and ensure it remains current with industry standards. Regulated entities can review our plan and testing results. In addition, information about how customers can use our Services in their own business contingency planning is available in our Disaster Recovery Planning Guide .	Business Continuity and Disaster Recovery
23	f) Default arrangements, termination clause and minimum periods to execute a termination provisions. The clause should take into account insolvency or any material changes.	Regulated entities can terminate our contract with advance notice: for Google's material breach after a cure period; and for Google's insolvency.	Term and Termination



Saudi Arabian Monetary Authority - Rules on Outsourcing

Google Cloud Mapping

#	Framework reference	Google Cloud commentary	Google Cloud Financial Services Contract reference
		Notice periods apply for termination by both you and Google. Refer to your Google Cloud Financial Services Contract	
24	g) Pricing and fee structure;	Refer to your Google Cloud Financial Services contract. Prices and fee information are also publicly available on our SKUs page. Refer to our Pricing page for more information.	Payment Terms
25	h) Dispute resolution mechanisms;	Refer to your Google Cloud Financial Services Contract.	Governing Law
26	i) Liability and indemnity;	Google provides regulated entities with an indemnity for certain third party claims. Refer to your Google Cloud Financial Services Contract.	Liability Indemnification
27	j) Confidentiality, privacy and security of information;	Refer to Row 40 for information on confidentiality, privacy and security of information.	N/A
28	k) Ensuring access to SAMA and the Bank's internal and external auditors;	Google recognizes that regulated entities and their supervisory authorities must be able to audit our services effectively. Google grants information, audit and access rights to regulated entities, supervisory authorities, and both their appointees.	Regulator Information, Audit and Access Customer Information, Audit and Access
29	l) Compliance with all applicable regulatory and legal requirements;	Google will comply with all laws, regulations, and binding regulatory guidance applicable to it in the provision of the services.	Representations and Warranties
30	m) Contractual obligations of the third-party service provider in case of subcontracting all or part of the outsourcing;	To enable regulated entities to retain oversight of any subcontracting and provide choices about the services regulated entities use, Google will: <ul style="list-style-type: none"> • provide information about our subcontractors; • provide advance notice of changes to our subcontractors; and • give regulated entities the ability to terminate if they have concerns about a new subcontractor. 	Google Subcontractors
31	n) Mechanisms for reporting and escalation;	Google recognizes that to effectively manage your use of the Services you need sufficient information about the Services on a regular basis. We provide a number of mechanisms to assist you to effectively oversee the Services on an ongoing basis. Google will make information about developments that materially impact Google's ability to perform the Services in accordance with the SLAs available to you. More information is available on our Incidents & the Google Cloud dashboard page. In addition, Google will notify you of data incidents promptly and without undue delay. More information on Google's data incident response process is available in our Data incident response whitepaper .	Significant Developments Data Incidents (Data Processing and Security Terms)
32	o) Commitment of the third-party service provider to report to the bank any control weaknesses or adverse developments in its financial performance;	<u>Reporting</u> Refer to Row 31 for information on how Google reports developments to you.	N/A



Saudi Arabian Monetary Authority - Rules on Outsourcing

Google Cloud Mapping

#	Framework reference	Google Cloud commentary	Google Cloud Financial Services Contract reference
		<p><u>Controls</u></p> <p>Google recognizes that you expect independent verification of our security, privacy and compliance controls. Google undergoes several independent third-party audits on a regular basis to provide this assurance. Google commits to comply with the following key international standards during the term of our contract with you:</p> <ul style="list-style-type: none"> • ISO/IEC 27001:2013 (Information Security Management Systems) • ISO/IEC 27017:2015 (Cloud Security) • ISO/IEC 27018:2014 (Cloud Privacy) • PCI DSS • SOC 1 • SOC 2 • SOC 3 <p>Google is audited at least once a year for each audited framework. You can review Google's current certifications and audit reports at any time. Compliance reports manager provides you with easy, on-demand access to these critical compliance resources.</p> <p><u>Financial strength</u></p> <p>You can review Google's financial status and audited financial statements on Alphabet's Investor Relations page.</p>	Certifications and Audit Reports
33	p) Commitment of foreign third-party service provider that there are no regulatory impediments to the data and record access as per Article 33 and 34 of these rules.	<p>You operate the services independently without action by Google personnel. You decide which services to use, how to use them and for what purpose. You also decide what data you provide to the services under your account and may access your data on the services at any time. Regulated entities may provide their supervisory authority with access. These rights apply regardless of where the data are stored.</p> <p>Nothing in our contract is intended to limit or impede a regulated entity's or the supervisory authority's ability to audit our services effectively.</p>	Enabling Customer Compliance
34	19. The contract should allow for renewal, renegotiation, default termination and early exit, to enable the bank to retain control over the outsourced function or activity and should include provisions that prohibit sub-contracting of the Material outsourcing under the contract without the prior approval of the Bank and no objection from SAMA	<p><u>Renewal, Termination and Exit</u></p> <p>If you wish to stop using our services, you can do so at any time.</p>	<p>Ceasing Services Use</p> <p>Term and Termination</p>



Saudi Arabian Monetary Authority - Rules on Outsourcing

Google Cloud Mapping

#	Framework reference	Google Cloud commentary	Google Cloud Financial Services Contract reference
		<p>Regulated entities can elect to terminate our contract for convenience with advance notice, including if necessary to comply with law; and if directed by a supervisory authority.</p> <p>Regulated entities can terminate our contract with advance notice:</p> <ul style="list-style-type: none"> • for Google's material breach after a cure period; • if necessary to comply with law; and • if directed by a supervisory authority; <p><u>Subcontracting</u></p> <p>Google recognizes that regulated entities need to consider the risks associated with subcontracting. To enable regulated entities to retain oversight of any subcontracting and provide choices about the services regulated entities use, Google will:</p> <ul style="list-style-type: none"> • provide information about our subcontractors; • provide advance notice of changes to our subcontractors; and • give regulated entities the ability to terminate if they have concerns about a new subcontractor. 	Google Subcontractors
35	20. The contract should also incorporate a clause for providing SAMA access to documentation and accounting records in relation to the outsourcing arrangements. The contract should require the third-party service provider to cooperate with SAMA.	<p>Google recognizes that regulated entities and their supervisory authorities must be able to audit our services effectively. Google grants information, audit and access rights to regulated entities, supervisory authorities, and both their appointees. Google will cooperate with supervisory authorities, and their appointees exercising their information, audit and access rights.</p> <p>Google provides billing tools that customers can use to obtain reports on their usage of the Services and associated costs. More information is available on our Cloud Billing documentation page and the Export Cloud Billing data to BigQuery page.</p> <p>You can review Google's audited financial statements on Alphabet's Investor Relations page.</p>	Regulator Information, Audit and Access Enabling Customer Compliance
36	21. The contract should preferably include Saudi Arabia as the legal jurisdiction of the contract.	Refer to your Google Cloud Financial Services Contract.	Governing Law



Saudi Arabian Monetary Authority - Rules on Outsourcing

Google Cloud Mapping

#	Framework reference	Google Cloud commentary	Google Cloud Financial Services Contract reference
37	22. Banks should institute a defined internal mechanism for receipt and resolution of any customer complaints regarding their outsourced services and the outsourcing contract should include appropriate clauses to ensure that the third party service provider will facilitate the resolution mechanism.	Given the nature of the services, Google does not have direct interaction with the Bank's customers.	N/A
38	K. Data confidentiality and security		
39	24. Banks should ensure that, prior to providing customer and financial data to a third-party service provider, the proposed outsourcing arrangement complies with the relevant statutory requirements related to confidentiality of its customers. In particular, with the provision of Article #19 of the Banking Control Law dated 22/2/1386 H, regulations and instructions issued by SAMA and other relevant local laws.	Google will comply with all laws, regulations, and binding regulatory guidance applicable to it in the provision of the services.	Representations and Warranties
40	25. Banks should establish appropriate safeguards to protect the integrity and confidentiality of customer and financial data.	<p>This is addressed in the Data Processing and Security Terms where Google makes commitments to protect your data, including regarding security.</p> <p>The confidentiality and security of information when using a cloud service consists of two key elements:</p> <p><u>(1) Security of Google's infrastructure</u></p> <p>Google manages the security of our infrastructure. This is the security of the hardware, software, networking and facilities that support the Services.</p> <p>Given the one-to-many nature of our service, Google provides the same robust security for all our customers.</p> <p>Google provides detailed information to customers about our security practices so that customers can understand them and consider them as part of their own risk analysis.</p> <p>More information is available at:</p> <ul style="list-style-type: none">• Our infrastructure security page• Our security whitepaper• Our cloud-native security whitepaper• Our infrastructure security design overview page• Our security resources page <p>In addition, you can review Google's SOC 2 report.</p> <p><u>(2) Security of your data and applications in the cloud</u></p>	<p>Confidentiality</p> <p>Data Security; Google's Security Measures (Data Processing and Security Terms)</p>



Saudi Arabian Monetary Authority - Rules on Outsourcing

Google Cloud Mapping

#	Framework reference	Google Cloud commentary	Google Cloud Financial Services Contract reference
		<p>You define the security of your data and applications in the cloud. This refers to the security measures that you choose to implement and operate when you use the Services.</p> <p>(a) <u>Security by default</u></p> <p>Although we want to offer you as much choice as possible when it comes to your data, the security of your data is of paramount importance to Google and we take the following proactive steps to assist you:</p> <ul style="list-style-type: none"> • <u>Encryption at rest</u>. Google encrypts customer data stored at rest by default, with no additional action required from you. More information is available on the Google Cloud Encryption at rest page. • <u>Encryption in transit</u>. Google encrypts and authenticates all data in transit at one or more network layers when data moves outside physical boundaries not controlled by Google or on behalf of Google. More information is available on the Google Cloud Encryption in transit page. <p>(b) <u>Security products</u></p> <p>In addition to the other tools and practices available to you outside Google, you can choose to use tools provided by Google to enhance and monitor the security of your data. Information on Google's security products is available on our Cloud Security Products page.</p> <p>(c) <u>Security resources</u></p> <p>Google also publishes guidance on:</p> <ul style="list-style-type: none"> • Security best practices • Security use cases • Security blueprints 	
41	26. Upon termination of the outsourcing arrangement and contract, banks should ensure that any sensitive/confidential data is either retrieved from the third-party service provider or destroyed in a controlled manner, with any exceptions to be reported immediately to SAMA.	<p><u>Retrieval</u></p> <p>Google will enable you to access and export your data throughout the duration of our contract and during the post-termination transition term. You can export your data from the Services in a number of industry standard formats. For example:</p>	Data Export (Data Processing and Security Terms)



Saudi Arabian Monetary Authority - Rules on Outsourcing

Google Cloud Mapping

#	Framework reference	Google Cloud commentary	Google Cloud Financial Services Contract reference
		<ul style="list-style-type: none"> Google Kubernetes Engine is a managed, production-ready environment that allows portability across different clouds as well as on premises environments. Migrate for Anthos allows you to move and convert workloads directly into containers in Google Kubernetes Engine. You can export/import an entire VM image in the form of a .tar archive. Find more information on images here and on storage options here. <p><u>Deletion</u> On termination of the contractual relationship, Google will comply with the regulated entity's instruction to delete Customer Data from Google's systems. For more information about deletion refer to our Deletion on Google Cloud Platform whitepaper.</p>	Deletion on Termination (Data Processing and Security Terms)
42	L. Control and monitoring of outsourcing		
43	27. Banks should setup an internal structure to effectively control, monitor and manage all of their outsourcing activities, and to provide timely reports to senior management, depending on the level and complexity of the outsourcing activities.	<p><u>Control</u></p> <p>You operate the services independently without action by Google personnel. You decide which services to use, how to use them and for what purpose. Therefore you stay in control of the relevant activities.</p> <p>Regulated entities can use the following functionality to control the Services:</p> <ul style="list-style-type: none"> Cloud Console: A web-based graphical user interface that customers can use to manage their Google Cloud resources. gcloud Command Tool: A tool that provides the primary command-line interface to Google Cloud. A command-line interface is a user interface to a computer's operating system. Google APIs: Application programming interfaces which provide access to Google Cloud. <p><u>Monitor</u></p> <p>You can monitor Google's performance of the Services (including the SLAs) on an ongoing basis using the functionality of the Services.</p> <p>For example:</p> <ul style="list-style-type: none"> The Status Dashboard provides status information on the Services. 	<p>Instructions</p> <p>Ongoing Performance Monitoring</p>



Saudi Arabian Monetary Authority - Rules on Outsourcing

Google Cloud Mapping

#	Framework reference	Google Cloud commentary	Google Cloud Financial Services Contract reference
		<ul style="list-style-type: none"> • Google Cloud Operations is an integrated monitoring, logging, and diagnostics hosted solution that helps you gain insight into your applications that run on Google Cloud, including availability and uptime of the services. • Access Transparency is a feature that enables you to review logs of actions taken by Google personnel regarding your data. Log entries include: the affected resource, the time of action, the reason for the action (e.g. the case number associated with the support request); and data about who is acting on data (e.g. the Google personnel's location). <p><u>Manage</u></p> <p>Google provides tools to help you manage your assets on our services. For example:</p> <ul style="list-style-type: none"> • Cloud Asset Inventory allows you to view, monitor, and analyze all your Google Cloud and Anthos assets across projects and services. Not only can you export a snapshot of your entire inventory at any point of time, you can also get real-time notifications on asset config changes. • Cloud Data Loss Prevention helps classify your data on or off cloud giving you the insights you need to ensure proper governance, control, and compliance. • Resource Manager allows you to programmatically manage Google Cloud container resources (such as Organizations and Projects), that allow you to group and hierarchically organize other Google Cloud resources. • Cloud Deployment Manager is a hosted configuration tool that allows developers and administrators to provision and manage their infrastructure on Google Cloud. It uses a declarative model which allows users to define or change the resources necessary to run their applications and will then provision and manage those resources. 	N/A
44	28. In case of poor performance by a third-party service provider, banks must account for potential additional costs, which may accrue if the bank decides to change the third party service provider, moving the activity in-house or even exiting the business. Banks should negotiate those probabilities and specify it in the contract.	If Google's performance of the Services does not meet the Google Cloud Platform Service Level Agreements regulated entities may claim service credits. Refer to Row 43 for information on retrieving your data.	Services
45	M. Risk assessment		



Saudi Arabian Monetary Authority - Rules on Outsourcing

Google Cloud Mapping

#	Framework reference	Google Cloud commentary	Google Cloud Financial Services Contract reference
46	29. The Board of Directors should ensure the existence of relevant policies and procedures that would require existing and proposed outsourcing arrangements to be subjected to a comprehensive risk review process. The risk review process should identify and evaluate the exposure relating to operational, legal, financial reputation and regulatory risks and assess the risk mitigation strategies. This should be undertaken by:	Our Board of Directors Handbook for Cloud Risk Governance provides practical guidance for the Boards of Directors of organizations that are engaging in a new, or substantially increased, adoption of cloud technology perhaps as part of a wider digital transformation of their business. In particular, it explains how adopting cloud technologies, and adjusting business practices, processes and operating models to fully gain from the advantages of cloud, provides organizations with an opportunity to step change their management of operational risk.	N/A
47	a) Conducting a comprehensive risk evaluation of the outsourcing at inception and for all subsequent renewals.	Google recognizes that you need to plan and execute your migration carefully. Our Migration to Google Cloud guide helps you plan, design, and implement the process of migrating your workloads to Google Cloud to avoid and mitigate risk. In addition, our How to put your company on a path to successful cloud migration whitepaper provides guidance to help with the start of your digital transformation. In addition, our Risk Assessment & Critical Asset Discovery solution evaluates your organization's current IT risk, identifies where your critical assets reside, and provides recommendations for improving your security posture and resilience. Once on Google Cloud, you can leverage Risk Manager to continuously evaluate risk.	N/A
48	b) Evaluating risk of outsourcing at inception and then reviewed at renewal only in case of a change in scope or occurrence of operational errors etc.	See above.	N/A
49	30. In analyzing the business case, and the suitability of the third-party service provider, the level and extent of due diligence should depend on the nature of outsourcing arrangement i.e. Material outsourcing will entail a more comprehensive exercise. At a minimum:		
50	a) Banks should ensure that the third-party service provider has the ability, capacity and authorization to perform the outsourced function reliably and professionally.	<u>Ability</u> <ul style="list-style-type: none"> Google Cloud has been providing cloud services for over 10 years, assisting customers across the globe in the financial services, healthcare & life science, retail and public sectors to name a few. More information on Google Cloud's capabilities is available on our Choosing Google Cloud page. Google Cloud has been named as a leader in several reports by third party industry analysts. You can read these on our Analyst Reports page. Information about our referenceable customers is available on our Google Cloud Customer page. In addition, our Financial Services Cloud Blog and Financial Services solutions page explains how financial services institutions can and are using Google Cloud to help drive business transformation to support data-driven innovation, customer expectations, and security & compliance. Information about Google Cloud's leadership team is available on our Media Resources page. 	N/A



Saudi Arabian Monetary Authority - Rules on Outsourcing

Google Cloud Mapping

#	Framework reference	Google Cloud commentary	Google Cloud Financial Services Contract reference
		<p><u>Authorisation</u></p> <p>Google will comply with all laws, regulations, and binding regulatory guidance applicable to it in the provision of the services.</p>	Representations and Warranties
51	b) Banks must establish a method for periodically assessing the third-party service provider.	<p>You can monitor Google’s performance of the Services (including the SLAs) on an ongoing basis using the functionality of the Services.</p> <p>For example:</p> <p>The Service Health Dashboard provides status information on the Services.</p> <p>Google Cloud Operations is an integrated monitoring, logging, and diagnostics hosted solution that helps you gain insight into your applications that run on Google Cloud, including availability and uptime of the services.</p> <p>Access Transparency is a feature that enables you to review logs of actions taken by Google personnel regarding your data. Log entries include: the affected resource, the time of action, the reason for the action (e.g. the case number associated with the support request); and data about who is acting on data (e.g. the Google personnel’s location).</p>	Ongoing Performance Monitoring
52	c) The Bank must retain the necessary expertise to supervise the outsourced functions effectively.	Google provides documentation to explain how customers and their employees can use our services. If a customer would like more guided training, Google also provides a variety of courses and certifications .	N/A
53	N. Business continuity management		
54	31. Banks should ensure that their business continuity is not compromised by any outsourcing arrangements. For all Material outsourcing, banks should have a separate contingency plan for each outsourcing arrangement, which outlines the procedures to be followed in the event that the arrangement is suddenly terminated or the third-party service provider is unable to fulfill its obligations under the outsourcing agreement for any reason.	<p><u>Business continuity plan</u></p> <p>Google will implement a business continuity plan for the Services, review and test it at least annually and ensure it remains current with industry standards. Regulated entities can review our plan and testing results.</p> <p>In addition, information about how customers can use our Services in their own business contingency planning is available in our Disaster Recovery Planning Guide.</p> <p><u>Stressed exit</u></p>	Business Continuity and Disaster Recovery



Saudi Arabian Monetary Authority - Rules on Outsourcing

Google Cloud Mapping

#	Framework reference	Google Cloud commentary	Google Cloud Financial Services Contract reference
		<p>We recognize that, whatever the level of technical resilience that can be achieved on Google Cloud, regulated entities must plan for the scenario in which Google can no longer provide the service.</p> <p>We support such exit plans through:</p> <ul style="list-style-type: none"> • Commitment to Open Source: many of our products and services are available in Open Source versions, meaning that they can be run on other Cloud providers or on-premise. • Commitment to common standards: our platform supports common standards for hosting applications in virtual machines or containers, which can be replicated by alternative services on other Cloud providers or on-premise. • Anthos multi-Cloud management: our multi-Cloud management product, Anthos, allows customers to run and manage an increasing range of services in the same way as on Google Cloud across other Cloud providers or on-premise. <p>Refer to our Engaging in a European dialogue on customer controls and open cloud solutions blog post and our Open Cloud page for more information on our commitment to open source and common standards.</p>	Data Export (Data Processing and Security Terms)
55	32. Banks should document within their business continuity plans, the availability of alternate third party service providers, or the procedures and time for selecting an alternative third-party service providers. In addition, banks must set a procedure if they choose to bring the outsourced function in-house for each of their Material outsourcing contracts.	<p>Google recognizes that regulated entities need to be able to exit our Services without undue disruption to their business, without limiting their compliance with regulatory requirements and without any detriment to the continuity and quality of their service to their own clients. To help regulated entities achieve this, upon request, Google will continue to provide the Services for 12 months beyond the expiry or termination of the contract.</p> <p>Our Services enable you to transfer your data independently. You do not need Google's permission to do this. However, if a regulated entity would like support, upon request, Google will provide advisory and implementation services to assist in migrating workloads or otherwise transitioning use of the Services.</p>	<p>Transition Term</p> <p>Transition Assistance</p>
56	O. Access to outsourced data		
57	33. Banks are required to ensure that for all outsourcing arrangements, SAMA has unrestricted and timely access to current and accurate records pertaining to the outsourcing as per Article # 17 and 18 of the Banking Control Law dated 22/2/1386 H (11/6/1966).	<p>Google recognizes that regulated entities and their supervisory authorities must be able to audit our services effectively. Google grants information, audit and access rights to regulated entities, supervisory authorities, and both their appointees. Regulated entities may access their data on the services at any time and may provide their supervisory authority with access. These rights apply regardless of the service location.</p>	<p>Regulator Information, Audit and Access</p> <p>Customer Information, Audit and Access</p>



Saudi Arabian Monetary Authority - Rules on Outsourcing

Google Cloud Mapping

#	Framework reference	Google Cloud commentary	Google Cloud Financial Services Contract reference
58	34. Banks are also required to ensure that for all outsourcing arrangements, SAMA has unrestricted access to data pertaining to the outsourcing, if located at the premises of the third-party service provider; and SAMA and the Banks' auditors must be able to exercise those rights of access.	See above.	N/A
59	P. Monitoring the relationship		
60	35. Banks must ensure they have sufficient and appropriate resources to manage and monitor the outsourcing relationship. The type and extent of resources required will depend on the materiality of the outsourced business function or activity. At a minimum, monitoring must include:	<p>You can monitor Google's performance of the Services (including the SLAs) on an ongoing basis using the functionality of the Services.</p> <p>For example:</p> <ul style="list-style-type: none"> The Status Dashboard provides status information on the Services. Google Cloud Operations is an integrated monitoring, logging, and diagnostics hosted solution that helps you gain insight into your applications that run on Google Cloud, including availability and uptime of the services. Access Transparency is a feature that enables you to review logs of actions taken by Google personnel regarding your data. Log entries include: the affected resource, the time of action, the reason for the action (e.g. the case number associated with the support request); and data about who is acting on data (e.g. the Google personnel's location). 	Ongoing Performance Monitoring
61	a) Maintaining appropriate levels of regular contact with the third-party service provider. This will range from daily operational contact to senior management involvement; and	See above.	N/A
62	b) A process for regular monitoring of performance under the agreement, including meeting criteria concerning service levels.	<ul style="list-style-type: none"> See above. 	N/A
63	36. Banks should immediately report any breaches of legal and or regulatory requirements or any adverse developments and problems affecting the outsourcing arrangement to SAMA. The report should also include measures proposed and taken for continuity of the service.	<p>Google recognizes that to effectively manage your use of the Services you need sufficient information about the Services on a regular basis. We provide a number of mechanisms to assist you to effectively oversee the Services on an ongoing basis.</p> <p>Google will make information about developments that materially impact Google's ability to perform the Services in accordance with the SLAs available to you. More information is available at our Incidents & the Google Cloud dashboard page.</p>	<p>Significant Developments</p> <p>Data Incidents (Data Processing and Security Terms)</p>



Saudi Arabian Monetary Authority - Rules on Outsourcing

Google Cloud Mapping

#	Framework reference	Google Cloud commentary	Google Cloud Financial Services Contract reference
		In addition, Google will notify you of data incidents promptly and without undue delay. More information on Google's data incident response process is available in our Data incident response whitepaper .	
64	37. Where a Material outsourcing agreement is terminated, banks must notify SAMA immediately and provide a statement about the transition arrangements and future strategies for carrying out the outsourced material business function or activity.	Google recognizes that regulated entities need to be able to exit our Services without undue disruption to their business, without limiting their compliance with regulatory requirements and without any detriment to the continuity and quality of their service to their own clients. To help regulated entities achieve this, upon request, Google will continue to provide the Services for 12 months beyond the expiry or termination of the contract.	Transition Term
65	Q. Audit arrangements		
66	38. Banks' internal audit function must audit Material outsourced activities on a regular basis and report to the Board or Board Audit Committee on compliance with the outsourcing policy.	Google grants audit, access and information rights to regulated entities and their appointees. This includes the regulated entity's internal audit department or a third party auditor appointed by the regulated entity.	Customer Information, Audit and Access
67	39. SAMA may request an appropriate external expert to provide an assessment of the risk management processes in place in regards to the outsourcing of a Material business function or activity. This could cover areas such as information technology systems, data security, internal control frameworks and business continuity plans.	Google recognizes that regulated entities and their supervisory authorities must be able to audit our services effectively. Google grants information, audit and access rights to regulated entities, supervisory authorities, and both their appointees.	Regulator Information, Audit and Access
68	R. Documentation requirement		
69	40. Banks are required to keep a register of all their outsourcing arrangements. The documentation for each outsourcing arrangement should include at least the following information: With regard to the outsourcing arrangement		
70	a) A reference number for each outsourcing arrangement;	This is a customer consideration.	N/A
71	b) A brief description of the function that is outsourced;	The Google Cloud services are described on our services summary page. You decide which services to use, how to use them and for what purpose. Therefore, you decide the scope of the arrangement.	Definitions
72	c) Whether it is considered Material or not, the reasons why it is considered as such and the date of the last respective assessment; and	This is a customer consideration.	N/A
73	d) Whether or not personal and confidential data is processed, transferred or held by the third party service provider.	You operate the services independently without action by Google personnel. You decide which services to use, how to use them and for what purpose. You also decide what data you provide to the services under your account and may access your data on the services at any time.	N/A
74	With regard to the third party service provider		



Saudi Arabian Monetary Authority - Rules on Outsourcing

Google Cloud Mapping

#	Framework reference	Google Cloud commentary	Google Cloud Financial Services Contract reference
75	a) Their name and registered address; and	Refer to our Google Contracting Entity page for information about which Google entity is the provider of the services in each country / region. Each entity is permitted to provide the services in the relevant country / region.	N/A
76	b) Location of third party service provider.	Information about the location of Google's facilities and where individual Google Cloud services can be deployed is available on our Global Locations page .	N/A
77	In addition, the outsourcing register should include at least the following information with regard to the outsourcing of Material functions		
78	a) The date of the last risk assessment and a brief summary of the main results;	This is a customer consideration.	N/A
79	b) The individual or decision-making body or committee in the bank that approved the outsourcing arrangement;	This is a customer consideration.	N/A
80	c) The commencement date and, as applicable, the expiry date and/or notice periods; and	Refer to your Google Cloud Financial Services Contract.	Term and Termination
81	d) The date of the last and next scheduled audit, where applicable.	The regulated entity is best placed to decide what audit frequency and scope is right for their organization. Our contract does not limit regulated entities to a fixed number of audits or a pre-defined scope.	Customer Information, Audit and Access
82	v. Outsourcing to Third-Party Service Providers Located Overseas		
83	41. The outsourcing of activities by banks to third-party service providers located overseas exposes them to a number of additional risks including the foreign country's economic, political, regulatory, legal and infrastructure conditions. Furthermore an outsourcing activity involving transmission to and retention of customer and financial data by a third-party service provider located overseas raises a number of risks. This includes potential breach of customer confidentiality (as stated in Article 19 of the Banking Control Law), and access to customer data by foreign regulatory and or judicial authorities, right of access by SAMA to the third-party service providers' overseas operations and any restrictions and or delays on timely provision of data to SAMA as required under Article 17 and 18 of the Banking Control Law.	<p>Location Google has a data center in Dammam. See our Global Locations page for more information.</p> <p>To provide you with a fast, reliable, robust and resilient service, Google may store and process your data where Google or its subprocessors maintain facilities.</p> <ul style="list-style-type: none"> Information about the location of Google's facilities and where individual Google Cloud services can be deployed is available on our Global Locations page. Information about the location of Google's subprocessors' facilities is available on our Google Cloud subprocessors page. <p>Google provides the same contractual commitments and technical and organizational measures for your data regardless of the country / region where it is located. In particular:</p> <ul style="list-style-type: none"> The same robust security measures apply to all Google facilities, regardless of country / region. Google makes the same commitments about all its subprocessors, regardless of country / region. 	Data Transfers (Data Processing and Security Terms) Data Security; Subprocessors (Data Processing and Security Terms)



Saudi Arabian Monetary Authority - Rules on Outsourcing

Google Cloud Mapping

#	Framework reference	Google Cloud commentary	Google Cloud Financial Services Contract reference
		<p><u>Supervisory authority's right of access</u> Google recognizes that regulated entities and their supervisory authorities must be able to audit our services effectively. Google grants information, audit and access rights to regulated entities, supervisory authorities, and both their appointees. These rights apply regardless of the service location.</p> <p><u>Foreign authorities</u> Google understands that this is important and is committed to maintaining trust with customers by being transparent about how we respond to government requests.</p> <p>If Google receives a government request, Google will:</p> <ul style="list-style-type: none"> • attempt to redirect the request to the customer • notify the customer prior to disclosure unless prohibited by law • comply with the customer requests to oppose disclosure • only disclose if strictly necessary to comply with legal process <p>More information about Google's practices around government requests for data is available in our Government Requests for Cloud Customer Data whitepaper.</p> <p>To provide even more transparency, Google reports the government requests we receive for enterprise Cloud customers in our Enterprise Cloud Transparency Report.</p>	<p>Regulator Information, Audit and Access</p> <p>Confidentiality</p>
84	42. For any proposed outsourcing arrangements to a third-party service provider located overseas, banks are required to seek a written SAMA no objection and provide the following information to SAMA with their request:		
85	a) Details of the function to be outsourced;	Google Cloud is a public cloud service. It provides Infrastructure as a Service and Platform as a Service. The Google Cloud services are described on our services summary page. You decide which services to use, how to use them and for what purpose. Therefore, you decide the scope of the arrangement.	Definitions
86	b) Categorization of the function (Material and non-Material outsourcing);	This is a customer consideration.	N/A
87	c) Rationale for outsourcing (including why it cannot be done within KSA);	This is a customer consideration. Google has a data center in Dammam. See our Global Locations page for more information.	N/A
88	d) Details on the third-party service provider located overseas;	Refer to Row 83 for information on the location of the service.	N/A
89	e) Details on the nature and disposal of the data to be transferred (if applicable);	Google provides you with choices about where to store your data. Once you choose where to store your data, Google will not store it outside your chosen region(s).	Data Location (Service Specific Terms)



Saudi Arabian Monetary Authority - Rules on Outsourcing

Google Cloud Mapping

#	Framework reference	Google Cloud commentary	Google Cloud Financial Services Contract reference
		You can also choose to use tools provided by Google to enforce data location requirements. For more information, see our Data residency, operational transparency, and privacy for customers on Google Cloud Whitepaper .	
90	f) Legal opinion confirming that the outsourcing arrangement is in compliance with Banking Control Law and other regulations; and	This is a customer consideration.	N/A
91F	g) Confirmation in writing by the Bank supported by a legal opinion confirming SAMA's right of access to the outsourcing activity at the third-party service provider.	Google recognizes that regulated entities and their supervisory authorities must be able to audit our services effectively. Google grants information, audit and access rights to regulated entities, supervisory authorities, and both their appointees. These rights apply regardless of the service location.	Regulator Information, Audit and Access